UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINIOS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2006.
- 2) The plan was confirmed on 06/06/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/05/2009, 01/30/2009, 10/16/2009, 05/13/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/16/2011.
- 6) Number of months from filing or conversion to last payment: <u>57</u>.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,795.00.
- 10) Amount of unsecured claims discharged without full payment: \$87,306.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts: Total paid by or on behalf of the debtor	\$ 57,932.46	
Less amount refunded to debtor NET RECEIPTS	\$ 1,381.59	\$ 56,550.87

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\$ 3,141.20 \$ 0.00 \$ 3,887.42 \$ 0.00	
	\$ 7,028.62
\$ 0.00	
	\$ 0.00 \$ 3,887.42 \$ 0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
ATTORNEY GARY C FLANDERS	Lgl	2,500.00	3,141.20	3,141.20	3,141.20	0.00
AMCORE BANK NA	Sec	0.00	4,449.76	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Sec	500.00	0.00	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	600.00	1,188.25	1,188.25	557.02	0.00
ECAST SETTLEMENT	Sec	200.00	200.00	200.00	200.00	7.42
ECAST SETTLEMENT	Uns	1,800.00	1,827.87	1,827.87	856.86	0.00
GUARANTY BANK	Sec	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LL	CUns	1,800.00	1,892.19	1,892.19	887.01	0.00
JEFFERSON CAPITAL SYSTEMS, LL	CUns	1,250.00	1,318.96	1,318.96	618.30	0.00
AMERICAN EXPRESS CENTURION	Uns	2,700.00	4,789.23	4,789.23	2,245.08	0.00
AMERICAN EXPRESS CENTURION	Uns	3,150.00	3,149.62	3,149.62	1,476.46	0.00
AMERICAN EXPRESS	Uns	3,200.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	4,800.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	2,700.00	2,672.85	2,672.85	1,252.96	0.00
LVNV FUNDING LLC	Uns	7,000.00	7,260.91	7,260.91	3,403.75	0.00
LVNV FUNDING LLC	Uns	7,250.00	7,469.30	7,469.30	3,501.43	0.00
ECAST SETTLEMENT	Uns	2,500.00	2,671.49	2,671.49	1,252.33	0.00
ECAST SETTLEMENT	Uns	11,000.00	8,668.34	8,668.34	4,063.51	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
SMC	Uns	575.00	565.12	565.12	264.91	$\frac{-0.00}{0.00}$
PRA RECEIVABLES MANAGEMENT	Uns	800.00	946.80	946.80	443.84	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,600.00	1,685.09	1,685.09	789.93	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,000.00	3,018.04	3,018.04	1,414.79	0.00
JP MORGAN CHASE BANK NA%	Uns	0.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	6,400.00	6,601.16	6,601.16	3,094.47	0.00
PALISADES COLLECTION LLC	Uns	8,000.00	8,267.67	8,267.67	3,875.69	0.00
LVNV FUNDING LLC	Uns	4,650.00	5,155.32	5,155.32	2,416.69	0.00
DISCOVER FINANCIAL SERVICES	Uns	11,000.00	11,784.26	11,784.26	5,524.18	0.00
DISCOVER FINANCIAL SERVICES	Uns	11,000.00	NA	NA	0.00	0.00
DR. DALE R. GREY	Uns	177.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLO	CUns	3,350.00	3,342.26	3,342.26	1,566.77	0.00
FIFTH THIRD BANK	Uns	4,760.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	4,200.00	4,170.35	4,170.35	1,954.96	0.00
FNB OMAHA	Uns	4,200.00	NA	NA	0.00	0.00
GEMB / JCP	Uns	1,200.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,300.00	1,414.78	1,414.78	663.22	0.00
ECAST SETTLEMENT	Uns	1,200.00	1,181.16	1,181.16	553.70	0.00
JOSEPH QUILLEN	Uns	0.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY HEALTH	Uns	435.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	9,000.00	8,648.86	8,648.86	4,054.38	0.00
ACCOUNT RECOVERY SERVICES	Uns	300.00	305.97	305.97	143.43	0.00
ROCKFORD HEALTH PHYSICIAN	Uns	25.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	170.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	960.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	200.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	75.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,700.00	1,749.62	1,749.62	820.18	0.00
LVNV FUNDING LLC	Uns	235.00	269.38	269.38	126.28	0.00
SWEDISH AMERICAN HOSPITAL	Uns	220.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	375.00	407.74	407.74	191.14	0.00
WELLS FARGO FINANCIAL	Uns	1,250.00	1,109.83	1,109.83	520.26	0.00
WELLS FARGO FINANCIAL	Uns	740.00	738.74	738.74	346.31	0.00
WELLS FARGO FINANCIAL	Uns	650.00	927.92	927.92	434.99	0.00
WF FINANCE	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:				
	Claim Allowed	Principal Paid	Interest Paid	
Secured Payments:				
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Secured	\$ 200.00	\$ 200.00	\$ 7.42	
TOTAL SECURED:	\$ 200.00	\$ 200.00	\$ 7.42	
Priority Unsecured Payments:				
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00	
GENERAL UNSECURED PAYMENTS:	\$ 105,199.08	\$ 49,314.83	\$ 0.00	

Disbursements:

Expenses of Administration \$ 7,028.62 Disbursements to Creditors \$ 49,522.25

TOTAL DISBURSEMENTS: \$ 56,550.87

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/28/2011 By: /s/ Lydia S. Meyer Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.